

Please enter the above-referenced amendments and the following remarks:

STATUS OF THE CLAIMS

Claims 1-13 and 15-25 were pending in the Application.

Claims 1-13 and 15-25 have been rejected by the Examiner.

Claims 1, 13 and 25 are amended herein.

Reconsideration of the present Application is respectfully requested in view of the preceding Amendments and the following Remarks.

REMARKS

Applicant has amended, by Supplemental Amendment, Claims 1, 13 and 25 to remove the term “copayments”, as presented in the May 16, 2008 Amendment and Response, in favor of “self-pay payments”. Applicant respectfully submits that the term “self-pay payments” more accurately portrays those aspects of the payments contemplated and forming part of the present invention. Moreover, the change of “copayments” to “self-pay payments” does not in any way alter or effect Applicant’s reasoning and position as previously set forth in the May 16, 2008 Amendment and Response.

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CONCLUSION

Applicant respectfully requests early and favorable action with regard to the present Application, and a Notice of Allowance for all pending claims is earnestly solicited.

Respectfully submitted,

Gibbons P.C.

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